

**BIRMINGHAM BLOOMFIELD BANCSHARES, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3438145	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$93	\$110	19.1%		
Loans	\$80	\$101	26.3%		
Construction & development	\$1	\$2	290.7%		
Closed-end 1-4 family residential	\$2	\$4	150.7%		
Home equity	\$11	\$12	3.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	88.1%		
Commercial & Industrial	\$17	\$21	20.9%		
Commercial real estate	\$36	\$49	36.5%		
Unused commitments	\$19	\$26	36.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-16.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$2	-11.4%		
Cash & balances due	\$5	\$5	14.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$84	\$101	20.3%		
Deposits	\$84	\$99	18.5%		
Total other borrowings	\$0	\$1			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$9	\$9	7.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	8.1%	--		
Tier 1 risk based capital ratio	10.7%	9.3%	--		
Total risk based capital ratio	12.0%	10.6%	--		
Return on equity <sup>1</sup>	-45.3%	11.8%	--		
Return on assets <sup>1</sup>	-4.3%	1.0%	--		
Net interest margin <sup>1</sup>	3.8%	4.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	0.0%	485.9%	--		
Loss provision to net charge-offs (qtr)	-15000.0%	196.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	2.5%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.3%	0.0%	0.0%	--